

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Francis Rayner  
 Terri Rayner  
 Debtors

Case No. 19-14659-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Jan 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2020.

db/jdb +Francis Rayner, Terri Rayner, 136 Willowbrook Rd, Clifton Heights, PA 19018-2511  
 14362916 +Continental Finance Co, Po Box 8099, Newark, DE 19714-8099  
 14362922 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14390190 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 14362923 +Midland Mortgage Co., Attn: Cutomer Service/Bankruptcy, P.O. Box 26648,  
 Oklahoma City, OK 73126-0648  
 14365248 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,  
 Washington, DC 20410-0002  
 14374702 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,  
 MADISON, WI 53708-8973  
 14362924 +USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: michael@malaricklaw.com Jan 30 2020 03:27:02 MICHAEL T. MALARICK,  
 Michael T. Malarick, Esq. PC, 2211 Chichester Ave., Suite 201-B, Boothwyn, PA 19061  
 tr +EDI: FGARYFSEITZ.COM Jan 30 2020 08:13:00 GARY F. SEITZ,  
 Gellert Scali Busenkell & Brown LLC, 8 Penn Center, 1628 John F. Kennedy Blvd,  
 Suite 1901, Philadelphia, PA 19103-2113  
 smg E-mail/Text: megan.harper@phila.gov Jan 30 2020 03:27:35 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 30 2020 03:27:19  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 30 2020 03:27:30 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Jan 30 2020 03:27:24 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14362918 EDI: DISCOVER.COM Jan 30 2020 08:13:00 Discover Financial, Attn: Bankruptcy Department,  
 Po Box 15316, Wilmington, DE 19850  
 14362917 +EDI: NAVIENTFKASMDOE.COM Jan 30 2020 08:13:00 Dept of Ed / Navient, Attn: Claims Dept,  
 Po Box 9635, Wilkes Barr, PA 18773-9635  
 14362919 +EDI: AMINFOFP.COM Jan 30 2020 08:13:00 First PREMIER Bank, Attn: Bankruptcy,  
 Po Box 5524, Sioux Falls, SD 57117-5524  
 14362920 +EDI: IIC9.COM Jan 30 2020 08:13:00 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 14362921 +EDI: IIC9.COM Jan 30 2020 08:13:00 I C System Inc, Attn: Bankruptcy, Po Box 64378,  
 St Paul, MN 55164-0378  
 14366918 E-mail/PDF: resurgentbknofications@resurgent.com Jan 30 2020 03:33:37 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14390853 +EDI: MID8.COM Jan 30 2020 08:13:00 Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 14399162 EDI: NAVIENTFKASMSERV.COM Jan 30 2020 08:13:00 Navient Solutions, LLC. on behalf of,  
 Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635  
 14398338 EDI: PRA.COM Jan 30 2020 08:13:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 14399926 E-mail/PDF: resurgentbknofications@resurgent.com Jan 30 2020 03:33:59 PYOD, LLC,  
 Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587  
 14397060 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 30 2020 03:33:36 PYOD, LLC,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 14382938 +EDI: JEFFERSONCAP.COM Jan 30 2020 08:13:00 Premier Bankcard, LLC,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 14382938 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 30 2020 03:27:28 Premier Bankcard, LLC,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 14364417 EDI: Q3G.COM Jan 30 2020 08:13:00 Quantum3 Group LLC as agent for, MOMA Trust LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 14364416 EDI: Q3G.COM Jan 30 2020 08:13:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 14370069 +EDI: DRIV.COM Jan 30 2020 08:13:00 Santander Consumer USA Inc., P.O. Box 560284,  
 Dallas, TX 75356-0284  
 14367121 +EDI: AIS.COM Jan 30 2020 08:13:00 T Mobile/T-Mobile USA Inc,  
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 14362925 +EDI: VERIZONCOMB.COM Jan 30 2020 08:13:00 Verizon, Verizon Wireless Bk Admin,  
 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225  
 14362926 +EDI: VERIZONCOMB.COM Jan 30 2020 08:13:00 Verizon Wireless,  
 Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,  
 Weldon Spring, MO 63304-2225

TOTAL: 25

District/off: 0313-2

User: Lisa  
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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14399924 Greenville, SC 29603-0587  
14399923 PO BOX 10587  
14399922 PYOD, LLC, Resurgent Capital Services  
14390918\* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 31, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2020 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;Jblackford@gsbblaw.com  
KEVIN G. MCDONALD on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
MICHAEL T. MALARICK on behalf of Debtor Francis Rayner michael@malaricklaw.com,  
t.mr70336@notify.bestcase.com  
MICHAEL T. MALARICK on behalf of Joint Debtor Terri Rayner michael@malaricklaw.com,  
t.mr70336@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com

TOTAL: 7

<b>Information to identify the case:</b>			
Debtor 1	<b>Francis Rayner</b>		Social Security number or ITIN <b>xxx-xx-4757</b>
	First Name	Middle Name	Last Name
Debtor 2	<b>Terri Rayner</b>		Social Security number or ITIN <b>xxx-xx-6518</b>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		Date case filed in chapter <b>13</b> <b>7/25/19</b>
Case number:	<b>19-14659-mdc</b>		Date case converted to chapter <b>7</b> <b>1/25/20</b>

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Francis Rayner	Terri Rayner
2. All other names used in the last 8 years		
3. Address	136 Willowbrook Rd Clifton Heights, PA 19018	136 Willowbrook Rd Clifton Heights, PA 19018
4. Debtor's attorney Name and address	MICHAEL T. MALARICK Michael T. Malarick, Esq. PC 2211 Chichester Ave. Suite 201-B Boothwyn, PA 19061	Contact phone 610 715 9960 Email: michael@malaricklaw.com
5. Bankruptcy trustee Name and address	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC 8 Penn Center 1628 John F. Kennedy Blvd Suite 1901 Philadelphia, PA 19103	Contact phone 215-238-0011 Email: gseitz@gsbblaw.com

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M Reading Office --- 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .		Contact phone (215)408-2800
		Date: 1/29/20
<b>7. Meeting of creditors</b>	<b>February 27, 2020 at 01:30 PM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>900 Market Street, Suite 304A, Philadelphia, PA 19107</b>
<b>8. Presumption of abuse</b>	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 4/27/20</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	